

**Information to identify the case:**

Debtor 1	<u>Ada R. Berroa</u>	Social Security number or ITIN	xxx-xx-2378
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-11200-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ada R. Berroa  
dba Lola Multi Service, LLC

4/21/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ada R. Berroa  
 Debtor

Case No. 17-11200-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Apr 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2017.

db +Ada R. Berroa, 8 Club House Lane, Mays Landing, NJ 08330-3622  
 cr +U.S. Bank National Association, c/o Robertson, Anschutz & Schneid P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853  
 516601978 APEX Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 516601976 Advanced Pathology, 1015 New Road, Northfield, NJ 08225-1600  
 516601977 +America Servicing Company, P.O. Box 10388, Des Moines, IA 50306-0388  
 516601979 +Atlantcare Regional Medical Center, Anesthesiology, 1925 Pacific Avenue, Atlantic City, NJ 08401-6713  
 516601980 +Atlantic Diagnostic Laboratories, 3520 Progress Drive, Suite C, Bensalem, PA 19020-5810  
 516601981 Atlantic Gastro, 3205 Fire Road, Egg Harbor Township, NJ 08234-5884  
 516601982 Bosco's, P.O. Box 659622, San Antonio, TX 78265-9622  
 516601984 +FNA Jersey BOI, LLC, c/o Anthony Velasquez, Esquire, 575 Route 40, 2nd Floor, P.O. Box 1030, Brick, NJ 08723-0090  
 516601983 Federal National Mortgage, 3900 Wisconsin Avenue, Washington, DC 20016-2892  
 516601985 +Jersey Shore Gastroenterology, 408 Bethel Road, Suite E, Somers Point, NJ 08244-2191  
 516601986 LabCorp, P.O. Box 2240, Burlington, NC 27216-2240  
 516601987 +Littion Loan Servicing, P.O. Box 4387, Houston, TX 77210-4387  
 516601988 Macys, P.O. Box 9001094, Louisville, KY 40290-1094  
 516601989 +Merchants Credit Guide, 223 W. Jackson Boulevard, #700, Chicago, IL 60606-6914  
 516601990 +Nationstar Mortgage, P.O. Box 619063, Dallas, TX 75261-9063  
 516601991 +RBS Citizens, c/o Stephen Einstein, Esquire, 20 Vessey Street, Suite 1406, New York, NY 10007-4217  
 516601993 Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250  
 516601994 +Stern Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway-Suite 302, Roseland, NJ 07068-1640  
 516601995 +Stone Creset Homeowners Assoc., P.O. Box 429, Oceanville, NJ 08231-0429  
 516601996 +U.S. Bank, National Association, c/o Udren Law Offices, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620  
 516633276 +US Bank, national Association, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 Congress Ave, Suite # 100, Boca Raton Fl. 33487-2853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 21 2017 23:16:18 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 21 2017 23:16:13 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516601992 EDI: RMCB.COM Apr 21 2017 22:48:00 RMCB, P.O. Box 1235, Elmsford, NY 10523-0935  
 TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 23, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, successor in interest to JPMorgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mort dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com  
 Edward M. Thompson on behalf of Debtor Ada R. Berroa kato92@aol.com  
 Miriam Rosenblatt on behalf of Creditor U.S. Bank National Association mrosenblatt@rasflaw.com

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Apr 21, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Thomas J Subranni trustee@subranni.com,  
szauber@subranni.com;desk@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7soluti  
ons.com;hinnaurato@subranni.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5